

Claims

- 1) A method for processing a card through a computer network, the steps comprising:
 - a) providing a notice to a consumer to activate a card on a site on a first computing system in communication with a second computing system over a first network;
 - b) instructing the consumer to access the site;
 - c) prompting the consumer to provide predetermined card information to the site and communicating the predetermined card information to the second computing system over the first network;
 - d) processing, by the second computing system, the predetermined card information against previously stored account data in order to activate the card and generating processing results; and
 - e) notifying the consumer on the first computing network of the processing results.
- 2) The method of Claim 1 further comprising the step of providing at least a third computing system in communication with the second computing system over a second network.
- 3) The method of Claim 2, the first network being a global computer network and the second network being a global computer network.
- 4) The method of Claim 3, the first network and the second network being configured to transmit data by a transmission means, the transmission means selected from the group consisting of wire transmission, wireless transmission, satellite transmission, radio frequency

transmission, cable transmission, digital signal subscriber transmission and fiber optic transmission.

- 5) The method of Claim 4, the global computer network being the Internet.
- 6) The method of Claim 5, the first computing system being a personal computer.
- 7) The method of Claim 2, the notice corresponding to a new card notice, a renewal card notice or a replacement card notice.
- 8) The method of Claim 2, the method further comprising the step of allowing the second computing system to generate an online card activation decline message to the consumer on the first computing system if the card cannot be activated for any predetermined reason, presenting to the consumer on the first computing system the option of manually calling the provider and the option of interactively communicating with the provider on the first computing system.
- 9) The method of Claim 2, the step of allowing the second computing system to process the predetermined card information further comprising the step of processing the predetermined card information by fraud rule processing.
- 10) The method of Claim 9 further comprising the step of allowing the second computing system to determine whether the consumer is a member of an existing provider service by prompting the consumer to submit service identification data to the second computing system, allowing the second computing system to validate the service identification data and authenticate the existing provider service if the consumer's membership is valid, and notifying

the consumer on the first computing network of the second computing system's provider service authentication results.

11) A method of activating a card through a global computer network comprising the steps of:

- a) issuing a notice to a cardholder to activate a card on a first computing system in communication with the global computer network by a first network;
- b) promoting the cardholder to use the first computing system to access a site on a second computing system on the global computer network;
- c) prompting the cardholder to provide predetermined card information to the site and communicating the predetermined card information to the global computer network through the first network;
- d) allowing the global computer network to process the predetermined card information to generate activation results; and
- e) transmitting the activation results to the cardholder on the first computing network.

12) The method of claim 11, the global computer network being the Internet.

13) The method of Claim 12, the method further comprising the step of allowing the second computing system to generate an online card activation decline message to the cardholder on the first computing system if the card cannot be activated and presenting to the cardholder on the first computing system the option of manually calling the provider and the option of interactively communicating with the provider on the first computing system.

14) The method of Claim 13, the step of allowing the second computing system to process the predetermined card information further comprising the step of processing the predetermined card information by fraud processing rules.

15) The method of Claim 14 further comprising the step of allowing the second computing system to determine whether the cardholder is a member of an existing provider service by allowing the second computing system to determine whether the cardholder is a member of an existing provider service further comprising the steps of prompting the cardholder to submit service identification data to the second computing system, allowing the second computing system to validate the service identification data and authenticate the existing provider service if the cardholder's membership is valid, and notifying the cardholder on the first computing network of the second computing system's provider service authentication results.

16) A method of activating a financial transaction card through a provider site on a global computer network, the method comprising the steps of :

- a) providing a cardholder-accessible network having an interactive card activation web site in communication with a cardholder's computer system;
- b) instructing the cardholder to access the web site through the computer system and provide predetermined card information corresponding to the cardholder's account with the provider;
- c) allowing the computer system to process the predetermined card information through the global computer network to a second computing system, the second computing system processing the predetermined card information and generating activation results; and

- d) transmitting the activation results to the cardholder over the first computing network to the computing system.
- 17) The method of claim 16, the site further receiving from the computer system a cardholder's name, account number and card identification number as part of the predetermined card information, the web site further storing the card information and processing the card information for activation, fraudulent entries, erroneous entries, and further performing validation checks on cardholder supplied data, performing dynamic authentication processing on cardholder supplied data, utilizing a cardholder's electronic mail address for transmitting the activation results and generating at least one hyperlink on the computer system corresponding to related provider card services.
- 18) The method of claim 17 further comprising the step of providing at least a third computing system in communication with the second computing system over a second network.
- 19) The method of claim 18, the step of generating activation results further comprising the step of allowing the second computing system to process the predetermined card information against previously stored account data in order to activate the card defining processing results.
- 20) The method of claim 19, the method further comprising the step of allowing the second computing system to generate an online card activation decline message to the cardholder on the first computing system if the card cannot be activated.

21) The method of Claim 20, the step of allowing the second computing system to process the predetermined card information further comprising the step of processing the predetermined card information by fraud processing rules.

22) The method of Claim 21 further comprising the step of allowing the second computing system to determine whether the cardholder is a member of an existing provider service by prompting the cardholder to submit service identification data to the second computing system, allowing the second computing system to validate the service identification data and authenticate the existing provider service if the cardholder's membership is valid, and notifying the cardholder on the first computing network of the second computing system's provider service authentication results.

23) A method for activating a card through a computer network, the steps comprising:

a) prompting a cardholder to provide predetermined card information to a site on a first computing system in communication with a second computing system over a first network and communicating the predetermined card information to the second computing system over the first network;

b) processing, by the second computing system, the predetermined card information against previously stored account data in order to activate the card defining processing results; and

c) notifying the cardholder on the first computing network of the processing results.

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24) The method of claim 23, the site further receiving from the first computing system the cardholder's name, account number and account identification number as part of the predetermined card information, the site further storing the card information and processing the card information for activation, fraudulent entries, erroneous entries, and further performing dynamic validation processing on cardholder supplied data, performing authentication processing on cardholder supplied data, utilizing a cardholder's electronic mail address for transmitting the activation results and generating at least one hyperlink on the computer system corresponding to related provider card services.

25) The method of claim 24, the method further comprising the steps of allowing the second computing system to generate an online card activation decline message to the cardholder on the first computing system if the card cannot be activated and presenting to the cardholder on the first computing system the option of manually calling the provider and the option of interactively communicating with the provider on the first computing system.

26) The method of Claim 25 further comprising the step of allowing the second computing system to determine whether the cardholder is a member of an existing provider service by prompting the cardholder to submit service identification data to the second computing system, allowing the second computing system to validate the service identification data and authenticate the existing provider service if the cardholder's membership is valid, and notifying the cardholder on the first computing network of the second computing system's provider service authentication results.

- ~ 27) A method for activating a financial card through a computer network, the steps comprising:
- a) entering predetermined card information on a first computing system into a site on at least one second computing system, the first computing system in communication with the second computing system over a first network; and
 - b) receiving activation results on the first computing system from the second computing system, the activation results generated by the second computing system by processing the predetermined card information.

- 28) The method of claim 27, the activation results further being generated by the second computing system by processing the predetermined card information against previously stored account data in order to activate the card.
- 29) The method of claim 28, the method further comprising the step of allowing the second computing system to generate an online card activation decline message to the cardholder on the first computing system if the card cannot be activated.
- ~ 30) A method for activating a card by a cardholder through a first computing system in communication with a second computing system over a computer network, the method comprising the steps of:

- a) offering a notice to the cardholder to activate the card on the first computing system and allowing the cardholder to access a site generated by the second computing system, the site located on the computer network;

- b) prompting the cardholder to provide predetermined card information to the site and communicating the card information to the second computing system via the computer network;
- c) allowing the second computing system to process the card information by comparing the card information to previously stored account data;
- d) evaluating whether the card information passes predetermined fraud processing rules;
- e) determining whether the card information corresponds to a pre-existing provider service;
- f) authenticating the card if the card information passes predetermined fraud processing rules;
- g) generating activation results based on any of steps c-f; and
- h) notifying the cardholder on the first computing system of the activation results.

31) The method of Claim 30, the method further comprising the step of allowing the second computing system to generate an online card activation decline message to the cardholder on the first computing system if the card cannot be activated for any predetermined reason, and allowing the second computing system to generate a card already activated message to the cardholder on the first computing system if the card is determined by the second computing system to have already been activated.

32) The method of Claim 31, the fraud processing rules further comprising the steps of gathering cardholder data from card issuance, authorization, and billing systems and databases accessible by the second computing system, applying the cardholder data to the fraud

processing rules, displaying an online card activation decline message to the cardholder on the first computing system if the information provided by the cardholder does not correspond to the provider's system data, analyzing system data to initially determine whether authentication data is available, and if authentication data is available, transmitting predetermined questions to the first computing system for display to the cardholder to authenticate that the cardholder corresponding to the card by predetermined identifiers.

33) The method of Claim 32 further comprising the step of allowing the second computing system to prompt the cardholder via first computing system for cardholder authentication information if the card is not already registered.

34) The method of Claim 33 further comprising the steps of allowing the second computing system to offer the cardholder on the first computing system an option to enroll in other provider services, allowing the second computing system to prompt the cardholder via first computing system for the cardholder to enter existing service data corresponding to the existing service registration, transmitting the existing service data to the second computing system and allowing the second computing system to validate the existing service data against service data stored in second computing system.

35) A method of activating a device through a provider site on a global computer network, the method comprising the steps of:

a) providing a consumer-accessible network having an interactive device activation web site in communication with a consumer's computer system;

- b) instructing the consumer to access the web site through the computer system and provide predetermined device information corresponding to the consumer's account with the provider;
- c) allowing the computer system to process the predetermined device information through the global computer network to a second computing system, the second computing system processing the predetermined device information and generating activation results; and
- d) transmitting the activation results to the consumer over the first computing network to the computing system.

- 36) The method of claim 35, the global computer network being the Internet.
- 37) The method of Claim 36, the method further comprising the steps of allowing the second computing system to generate an online device activation decline message to the consumer on the first computing system if the device cannot be activated and presenting to the consumer on the first computing system the option of manually calling the provider and the option of interactively communicating with the provider on the first computing system.
- 38) The method of Claim 37, the step of allowing the second computing system to process the predetermined device information further comprising the step of processing the predetermined device information by fraud processing rules.
- 39) The method of Claim 38 further comprising the steps of allowing the second computing system to determine whether the consumer is a member of an existing provider service further comprising the steps of prompting the consumer to submit service identification data to the

second computing system, allowing the second computing system to validate the service identification data and authenticate the existing provider service if the consumer's membership is valid, and notifying the consumer on the first computing network of the second computing system's provider service authentication results.

- 40) The method of claim 38, the site further receiving from the computer system a consumer's name, account number and account identification number as part of the predetermined device information, the web site further storing the device information and processing the device information for activation, fraudulent entries, erroneous entries, and further performing validation processing on consumer supplied data and performing dynamic authentication processing on consumer supplied data
- 41) The method of claim 40, the site further utilizing a consumer's electronic mail address for transmitting the activation results and generating at least one hyperlink on the computer system corresponding to related provider card services.
- 42) The method of claim 40, the device being a financial instrument.
- 43) The method of claim 40, the device being a cellular phone.
- 44) The method of claim 40, the device being a transponder.
- 45) A method of activating a consumer account through a provider site on a global computer network, the method comprising the steps of:

a) providing a consumer-accessible network having an interactive account activation web site in communication with the consumer's computer system;

b) instructing the consumer to access the web site through the computer system and provide predetermined account information corresponding to the consumer's account with the provider;

c) allowing the computer system to process the predetermined account information through the global computer network to a second computing system, the second computing system processing the predetermined account information and generating activation results; and

d) transmitting the activation results to the consumer over the first computing network to the computing system.

46) The method of claim 45, the global computer network being the Internet.

47) The method of Claim 46, the method further comprising the steps of allowing the second computing system to generate an online account activation decline message to the consumer on the first computing system if the account cannot be activated and presenting to the consumer on the first computing system the option of manually calling the provider and the option of interactively communicating with the provider on the first computing system.

48) The method of Claim 46, the step of allowing the second computing system to process the predetermined account information further comprising the step of processing the predetermined account information by fraud processing rules.